Provide the guidance of a primary care physician for your employees.

The UnitedHealthcare Select HMO plan has its own national network that recommends the selection of a primary care physician (PCP) to help simplify and coordinate care.

By actively promoting quality care and guiding employees to use health care more efficiently, a PCP can help save time and money. A PCP will provide routine care, such as annual well visits and preventive care, treatment for minor injuries and short-term illnesses. They can also coordinate care to other network physicians and specialists. Network preventive care is covered 100%.

### Choosing a PCP to coordinate overall care.

Upon enrollment in a Select HMO plan, your employees and their covered family members can select a PCP from the Select network. Each family member can choose a different PCP to manage their health care needs. If they do not choose a PCP, one will be assigned. PCPs can be general practitioners, family practitioners, internists or pediatricians who practice near where the employee lives.

#### UnitedHealthcare Select HMO.

#### Benefit levels:

- Network benefits.
- No out-of-network coverage, except for emergency care.

PCPs provide regular and routine care and coordinate care by network physicians and specialists.

• Referrals are not required for other network physicians or specialists.



# Referrals can help employees maximize their benefits.

Since the PCP will be the employee's first and foremost source of care, they can best refer the employee to other network physicians or specialists when additional care is needed. If an employee chooses to see an out-of-network provider, **they will be responsible for the entire cost.** An electronic referral is also not required for Virtual Visits or for services from a network OB/GYN, from network behavioral health and substance use disorder clinicians, or for routine refractive exams. Certain inpatient and outpatient procedures require that the network physician obtain prior authorization **before** the procedures are performed.

#### UnitedHealthcare Select HMO.

Encourages care decisions that also offer cost savings opportunities.

Select plan	Benefit levels	Network physician	Out-of-network physician or facility
UnitedHealthcare Select HMO	Network benefits	Network benefits	No coverage, except for emergency care

## Health plan ID cards.

All health plan ID cards will carry the product name UnitedHealthcare Select. Employees should present their health plan ID card to their provider at every visit so that their provider bills UnitedHealthcare correctly. They also have the option of using our UnitedHealthcare® app to view their health plan ID card and to share with providers.



For more information, call your UnitedHealthcare representative today.



The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Health Plan coverage provided by or through UnitedHealthcare of Oklahoma, Inc.

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